CLAIMS

The invention claimed is:

1.    A computer-implementable method for providing a person-to-person payment service through a computer server of a computer network, comprising:

5    maintaining a database of e-mail addresses corresponding to individuals having accounts that provide the individuals with functionality offered by the computer server for online management of financial transactions;

receiving from a first individual located at a remote computer an e-mail address of a second individual to whom the first individual wants to send an

10    amount of money;

searching the database of e-mail addresses for the e-mail address of the second individual; and

if the e-mail address of the second individual was found in the database of e-mail addresses, then completing a payment of the amount of money from the

15    first individual to the second individual.

2.    The method of claim 1, wherein completing the payment of the amount of money from the first individual to the second individual comprises:

initiating a transfer of the amount of money from the first individual to a

20    first intermediary bank account using a first money transfer method; and

transferring the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

3.    The method of claim 2, wherein the second money transfer method

25    comprises a default money receipt method that the second individual has selected for an account associated with the e-mail address of the second individual.

4.    The method of claim 1, wherein completing the payment of the amount of money from the first individual to the second individual comprises:

initiating a transfer of the amount of money from the first individual to a first intermediary bank account using a first money transfer method;

5    sending an e-mail to the e-mail address of the second individual in order to notify the second individual of the payment and that the second individual can receive the payment by providing authorization for receipt of the payment;

receiving the authorization from the second individual for receipt of the payment; and

10    after receiving the authorization from the second individual for the receipt of the payment, then transferring the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

15    5.    The method of claim 4, further comprising receiving from the second individual a selection of a method for receiving the payment, and wherein the second money transfer method comprises the method for receiving the payment.

20    6.    The method of claim 1, wherein completing the payment of the amount of money from the first individual to the second individual comprises:

initiating a transfer of the amount of money from the first individual to an intermediary bank account using a first money transfer method; and

crediting a stored value account of the second individual with the amount

25    of money.

7.     The method of claim 6, wherein completing the payment of the amount of money from the first individual to the second individual further comprises:

issuing a physical card to the second individual;

receiving an indication that the physical card has been run through a point-of-sale swipe terminal of a merchant in order to make a purchase;

debiting the stored value account of the second individual by the cost of the purchase; and

paying the merchant the cost of the purchase from the intermediary bank account.

8.     The method of claim 1, further comprising:

if the e-mail address for the second individual was not found in the database of e-mail addresses, then sending the second individual an e-mail to notify the second individual that the second individual can receive the payment of the amount of money by registering for an account with the computer server.

9.     The method of claim 8, further comprising:

determining that the second individual has registered for the account with the computer server in response to the e-mail; and

after the second individual has registered for the account with the computer server, then completing the payment of the amount of money from the first individual to the second individual.

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10.     The method of claim 8, further comprising:

if the e-mail address for the second individual was not found in the database of e-mail addresses, then

querying the first individual for a question to be posed to the second individual to authenticate the second individual;

further querying the first individual for an expected response to the question;

posing the question to the second individual;

receiving an actual response to the question from the second individual;

comparing the actual response to the expected response; and

providing the second individual with the account only if the actual response matches the expected response.

11.     The method of claim 1, further comprising receiving from the first individual a future date for which the payment of the amount of money should be scheduled, and wherein completing the payment of the amount of money from the first individual to the second individual comprises:

on the future date, initiating a transfer of the amount of money from the first individual to a first intermediary bank account using a first money transfer method; and

then transferring the amount of money from a second intermediary bank account to the second individual using a second money transfer method.

12.     The method of claim 11, wherein receiving from the first individual the future date for which the payment of the amount of money should be scheduled comprises:

providing the first individual with a graphical calendar interface having dates that can be selected with a pointing device; and

from the first individual, receiving a selection of the future date through the pointing device from the dates that can be selected.

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13.    The method of claim 11, further comprising:

receiving a frequency and duration for recurrence of the payment of the amount of money from the first individual to the second individual; and

5    repeating the payment of the amount of money from the first individual to the second individual in accordance with the frequency and duration for the recurrence of the payment.

14.    The method of claim 1, wherein receiving from the first individual 10    located at the remote computer the e-mail address of the second individual to whom the first individual wants to send the amount of money comprises:

providing the first individual with an online e-mail address book;

receiving a selection of the e-mail address of the second individual from the online e-mail address book.

15    15.    The method of claim 1, wherein the remote computer at which the first individual is located comprises a wireless device for accessing the computer network.

20    16.    The method of claim 1, wherein the first individual has one of the accounts, and further comprising making statements of pending and history transactions available for online viewing by the first individual.

17.    A    computer-readable    medium    having    computer-executable 25    instructions for performing the method of claim 1.

18.    A computer system adapted to perform the method of claim 1.

19.    A computer-implementable method for providing a money request service through a computer server of a computer network, comprising:

maintaining a database of e-mail addresses corresponding to individuals having accounts that provide the individuals with functionality offered by the

5    computer server for online management of financial transactions;

receiving from a first individual located at a remote computer an e-mail address of a second individual from whom the first individual wants to request an amount of money;

sending an e-mail to the e-mail address of the second individual to notify

10    the second individual that the first individual is requesting the amount of money;

receiving authorization from the second individual to pay the amount of money to the first individual; and

completing a payment of the amount of money from the second individual to the first individual.

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20.    The method of claim 19, wherein completing the payment of the amount of money from the second individual to the first individual comprises:

initiating a transfer of the amount of money from the second individual to a first intermediary bank account using a first money transfer method; and

20    transferring the amount of money from a second intermediary bank account to the first individual using a second money transfer method.

21.    The method of claim 19, wherein the e-mail includes a link to a Web page through which the second individual can provide the authorization to pay

25    the amount of money to the first individual.

22.     The method of claim 19, further comprising searching the database of e-mail addresses for the e-mail address of the second individual, and wherein if the e-mail address of the second individual is not found in the database of e-mail addresses, then the e-mail further invites the second individual to register for an account with the computer server in order to pay the first individual the amount of money.

23.     The method of claim 22, wherein the e-mail further includes a link that the second individual can follow to register for the account with the computer server, and further comprising providing the second individual with a Web page through which the second individual can authorize payment of the amount of money to the first individual after second individual has registered for the account.

24.     The method of claim 19, further comprising receiving from the first individual a message to be included in the e-mail, and wherein sending the e-mail to the e-mail address of the second individual comprises including the message in the e-mail.

25.     The method of claim 24, further comprising receiving from the first individual a subject for the e-mail, and wherein sending the e-mail to the e-mail address of the second individual comprises including the subject in a subject line of the e-mail.

26.     The method of claim 19, wherein receiving from the first individual located at the remote computer the e-mail address of the second individual from whom the first individual wants to request the amount of money comprises:

      providing the first individual with an online e-mail address book; and

      receiving a selection of the e-mail address of the second individual from the online e-mail address book.

27.    The method of claim 19, wherein the remote computer at which the first individual is located comprises a wireless device for accessing the computer network.

5    28.    A computer-readable medium having computer-executable instructions for performing the method of claim 19.

28.    A computer-readable medium having computer-executable instructions for performing the method of claim 19.

29.    A computer system adapted to perform the method of claim 19.

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